

Claims

We Claim:

1. A method for facilitating the implementation of a loyalty program, the method comprising the steps of:

receiving and processing manufacturer item identifiers;

receiving and processing a supplementary member ID;

receiving and processing purchase data, wherein said purchase data comprises a retailer item identifier;

associating at least two of said supplementary member ID, said purchase data, and a manufacturer item identifier; and

performing an analysis that is dependent upon the step of associating at least two of said supplementary member ID, said purchase data, and said manufacturer item identifier.

2. The method of claim 1, wherein performing an analysis comprises performing an analysis that is further dependent upon at least one of: a retailer ID, a manufacturer ID, and a supplementary member profile.

3. The method of claim 1, wherein performing an analysis comprises calculating reward points.

4. The method of claim 3, wherein calculating reward points further comprises calculating reward points based upon a points ratio determined by at least one of: a retailer, a manufacturer, and a third-party provider.

5. The method of claim 3, further comprising issuing said reward points to an aggregate consumer account and informing at least one of a primary member and a supplementary member of said reward points.

6. The method of claim 5, wherein said aggregate consumer account encompasses individuals selected by said primary member from one of a household, a business, a charitable organization, and a group designated by said primary member.

7. The method of claim 5, wherein issuing and informing at least one of a primary member and a supplementary member of said reward points is performed in real-time at a point-of-sale.

8. The method of claim 5, further comprising offering at least one award to redeem said reward points, wherein an offeror of said at least one award comprises at least one of: a retailer, a manufacturer, and a third-party provider.

9. The method of claim 8, wherein offering at least one award is performed in real-time at a point-of-sale.

10. The method of claim 8, wherein offering at least one award comprises offering at least one of: a coupon, a gift certificate, bonus reward points, a product, a service, and any combination of these.

11. The method of claim 8, wherein offering at least one award comprises redeeming said reward points through at least one of a universal rewards catalog, a customized rewards catalog, and a sub-catalog.

12. The method of claim 11, wherein said universal rewards catalog comprises awards offered by a plurality of merchants.

13. The method of claim 11, wherein said customized rewards catalog is customized for a consumer based upon an indicia of relevance to said consumer.

14. The method of claim 13, wherein said indicia of relevance comprises at least one of a consumer's demographics information, market segment, total accumulated reward points, previously purchased products, and profile information.

15. The method of claim 11, wherein said sub-catalog targets a consumer based upon at least one of a capacity for points accumulation, consumer market segment, demographics information, previously purchased products, and profile information.

16. The method of claim 8, wherein an offeree of said at least one award comprises at least one of: a primary member and a supplementary member.

17. The method of claim 1, wherein performing an analysis comprises performing data analysis using, either independently or in any combination, at least one of: a consumer ID, said supplementary member ID, said purchase data, said retailer item identifier, said manufacturer item identifier, said reward points, said retailer ID, said manufacturer ID, a consumer profile, and a supplementary member profile.

18. The method of claim 17, wherein each of said consumer profile and said supplementary member profile comprises at least one of: a date on which a consumer made a particular purchase, a frequency of purchases, a quantity of purchases, and a total transaction price.

19. The method of claim 1, wherein said purchase data further comprises at least one of: an item purchased, an item price, a number of items purchased, a total transaction price, a payment vehicle, a date, a store identifier, and an employee identifier.

20. The method of claim 19, wherein said payment vehicle comprises at least one of: cash, a check, a credit card, and a debit card.

21. The method of claim 1, wherein the method is implemented by an interactive, online computer system.

22. The method of claim 1, further comprising communicating bonus offerings to a consumer.

23. The method of claim 22, wherein said bonus offerings are customized for a consumer based upon at least one of demographics information, purchasing behavior, reward points earning behavior, and reward points redemption behavior.

24. The method of claim 1, further comprising facilitating generation of a purchaser profile by merging consumer enrollment data with said purchase data and analyzing a merged data file.

25. The method of claim 1, further comprising:
receiving and processing consumer enrollment data;
standardizing a transaction file comprising said supplementary member ID and said purchase data;
merging said consumer enrollment data with said transaction file; and
facilitating an analysis of a merged data file to generate a purchaser profile which reflects a consumer's purchases across a plurality of retailers.

26. A method for facilitating the implementation of a loyalty program, the method comprising the steps of:

receiving and processing manufacturer item identifiers;
allocating reward points to at least one of a manufacturer and a retailer;
receiving and processing a supplementary member ID;
receiving and processing purchase data, wherein said purchase data comprises a retailer item identifier;
associating said supplementary member ID, said purchase data, and a manufacturer item identifier;
performing an analysis to calculate reward points, said analysis being dependent upon the step of associating said supplementary member ID, said purchase data, and said manufacturer item identifier; and
issuing said reward points to an aggregate consumer account.

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27. A method for facilitating the implementation of a loyalty program, the method comprising the steps of:

- receiving and processing manufacturer item identifiers;
- allocating reward points to at least one of a manufacturer and a retailer;
- receiving and processing at least one of a consumer ID and a supplementary member ID;
- receiving and processing purchase data, wherein said purchase data comprises a retailer item identifier;
- issuing, by at least one of said retailer and said manufacturer, reward points to a consumer;
- redeeming said reward points for a consumer;
- associating at least two of said consumer ID, said supplementary member ID, said purchase data, and a manufacturer item identifier; and
- performing an analysis that is dependent upon the step of associating at least two of said consumer ID, said supplementary member ID, said purchase data, and said manufacturer item identifier.

28. The method of claim 27, wherein the step of redeeming comprises redeeming said reward points for a consumer through at least one of a universal rewards catalog, a customized rewards catalog, and a sub-catalog.

29. The method of claim 28, wherein said universal rewards catalog comprises awards offered by a plurality of merchants.

30. The method of claim 28, wherein said customized rewards catalog is customized for a consumer based upon an indicia of relevance to said consumer.

31. The method of claim 30, wherein said indicia of relevance comprises at least one of a consumer's demographics information, market segment, total accumulated reward points, previously purchased products, and profile information.

32. The method of claim 28, wherein said sub-catalog targets a consumer based upon at least one of a capacity for points accumulation, consumer market segment, and demographics information.

33. The method of claim 27, further comprising communicating bonus offerings to a consumer.

34. The method of claim 33, wherein said bonus offerings are customized for a consumer based upon at least one of demographics information, purchasing behavior, reward points earning behavior, and reward points redemption behavior.

35. The method of claim 27, further comprising enrolling a consumer in a loyalty program by receiving and processing retailer enrollment data communicated by a retailer after an affirmative response to an enrollment query at a point-of-sale.

36. The method of claim 27, further comprising facilitating generation of a purchaser profile by merging consumer enrollment data with said purchase data and analyzing a merged data file.

37. The method of claim 27, further comprising:
receiving and processing consumer enrollment data;
standardizing a transaction file comprising said purchase data and said at least one of a consumer ID and a supplementary member ID;
merging said consumer enrollment data with said transaction file; and
facilitating an analysis of a merged data file to generate a purchaser profile which reflects a consumer's purchases across a plurality of retailers.

38. A method for participating in a loyalty program, the method comprising the steps of:

identifying and processing at least one of a consumer ID and a supplementary member ID;

processing purchase data, wherein said purchase data comprises a retailer item identifier; and

processing and transmitting said purchase data and said at least one of a consumer ID and a supplementary member ID to a remote processor;

wherein said remote processor performs (1) an association of at least two of said consumer ID, said supplementary member ID, said purchase data, and a manufacturer item identifier and (2) an analysis that is dependent upon said association.

39. The method of claim 38, further comprising facilitating enrollment of a consumer at a point-of-sale by transmitting retailer enrollment data to a remote processor after an affirmative response to an enrollment query at said point-of-sale.

40. A method for participating in a loyalty program, the method comprising the steps of:

enrolling and receiving one of a consumer ID and a supplementary member ID;

identifying one of said consumer ID and said supplementary member ID when making a purchase;

receiving at least one of reward points and a bonus offering as a result of said purchase; and

exchanging at least one of said reward points and said bonus offering for an award;

wherein at least one of said reward points and said bonus offering are determined through (1) an association of at least two of said consumer ID, said supplementary member ID, purchase data, and a manufacturer item identifier and (2) an analysis that is dependent upon said association.

41. The method of claim 40, wherein said consumer ID is associated with one of a consumer account and an aggregate consumer account.

42. The method of claim 40, wherein said supplementary member ID is associated with one of an aggregate consumer account and a sub-account.

43. The method of claim 42, wherein said aggregate consumer account encompasses individuals selected by a primary member from one of a household, a business, a charitable organization, and a group designated by said primary member.

44. The method of claim 40, wherein receiving at least one of reward points and a bonus offering as a result of said purchase is accomplished in real-time at a point-of-sale.

45. The method of claim 40, wherein exchanging at least one of said reward points and said bonus offering for an award comprises receiving an award offered by at least one of: a retailer, a manufacturer, and a third-party provider.

46. The method of claim 40, wherein exchanging at least one of said reward points and said bonus offering is accomplished in real-time at a point-of-sale.

47. The method of claim 40, wherein exchanging at least one of said reward points and said bonus offering for an award comprises receiving at least one of: a coupon, a gift certificate, bonus reward points, a product, a service, and any combination of these.

48. The method of claim 40, wherein the step of exchanging is accomplished through at least one of a universal rewards catalog, a customized rewards catalog, and a sub-catalog.

49. The method of claim 48, wherein said universal rewards catalog comprises awards offered by a plurality of merchants.

50. The method of claim 48, wherein said customized rewards catalog is customized for a consumer based upon an indicia of relevance to said consumer.

51. The method of claim 50, wherein said indicia of relevance comprises at least one of a consumer's demographics information, market segment, total accumulated reward points, previously purchased products, and profile information.

52. The method of claim 40, wherein said sub-catalog targets a consumer based upon at least one of a capacity for points accumulation, consumer market segment, demographics information, previously purchased products, and profile information.

53. The method of claim 40, wherein payment for said purchase is accomplished through at least one of cash, a check, a credit card, and a debit card.

54. The method of claim 40, wherein said bonus offering is customized for a consumer based upon at least one of demographics information, purchasing behavior, reward points earning behavior, and reward points redemption behavior.

55. The method of claim 40, wherein enrolling further comprises enrolling at a point-of-sale by responding affirmatively to an enrollment query presented at said point-of-sale.

56. A method for facilitating enrollment of a consumer in a networked loyalty program at a point-of-sale, the method comprising the steps of:

obtaining a retailer loyalty identifier at a point-of-sale;

receiving an affirmative response to an enrollment query; and

transmitting retailer enrollment data to a remote processor;

wherein said retailer enrollment data is processed by said remote processor to effect enrollment of a consumer in a networked loyalty program.

57. The method of claim 56, wherein said obtaining a retailer loyalty identifier comprises one of swiping and scanning said retailer loyalty identifier.

58. The method of claim 56, wherein the steps of obtaining, receiving, and transmitting have a minimal effect on pull-through rates at said point-of-sale.

59. The method of claim 56, wherein said point-of-sale comprises one of a retailer establishment and an online point-of-sale.

60. The method of claim 56, further comprising providing a consumer with at least one of a temporary consumer account and a temporary consumer ID.

61. The method of claim 56, wherein transmitting is accomplished by one of batch processing and real time.

62. A method for facilitating enrollment of a consumer in a loyalty program at a point-of-sale, the method comprising the steps of:

receiving retailer enrollment data communicated by a retailer after a consumer's affirmative response to an enrollment query at a point-of-sale;

processing said retailer enrollment data as an application by said consumer for enrollment in a networked loyalty program;

opening a consumer account for said consumer; and

issuing a consumer ID to said consumer.

63. The method of claim 62, wherein said point-of-sale comprises one of a retailer establishment and an online point-of-sale.

64. A method for enrolling at a point-of-sale in a networked loyalty program, the method comprising the steps of:

inputting a retailer loyalty identifier into a retailer system at a point-of-sale;

responding affirmatively to an enrollment query communicated by one of said retailer and said retailer system in response to the step of inputting; and

receiving a consumer ID which facilitates participation in a networked loyalty program.

65. A method for facilitating generation of a purchaser profile, the method comprising:

receiving and processing consumer enrollment data;

receiving a transaction file comprising a consumer ID and purchase data;

standardizing said transaction file;

merging said consumer enrollment data with said transaction file; and

facilitating an analysis of a merged data file to generate a purchaser profile which reflects a consumer's purchases across a plurality of retailers.

66. The method of claim 65, wherein standardizing said transaction file comprises one of associating a retailer item identifier and a manufacturer item identifier and deriving a standard identifier.

67. The method of claim 65, wherein said purchase data comprises data reflecting one or more of the following: an item purchased, an item price, a total number of items purchased, a total transaction price, a retailer item identifier, a payment vehicle, a time, a date, a day of a week, a store identifier, whether a purchase transaction occurred online or offline, and a consumer's use of a marketing offer.

68. The method of claim 65, wherein said consumer enrollment data comprises data reflecting one or more of the following: a name, an address, a date of birth, a social security number, an email address, a gender, names of any household members, survey data, interests, educational level, and a brand name preferred by a consumer.

69. The method of claim 65, wherein said purchase data comprises warranty data and said analysis comprises determining whether a consumer may be a candidate for purchasing an extended warranty plan.

70. A method for facilitating generation of a purchaser profile, the method comprising:

receiving and processing consumer enrollment data;

receiving a standardized transaction file comprising a consumer ID and purchase data;

merging said consumer enrollment data with said standardized transaction file;

and

facilitating an analysis of a merged data file to generate a purchaser profile which reflects a consumer's purchases across a plurality of retailers.